

ABAG *PLAN* Corporation

**P.O. Box 2050
Oakland, CA 94604-2050**

Fax: (510) 464-7989

Purpose of Property Manual & Guidelines:

The commitment of this program is to provide quality claim service by minimizing the impact of individual property losses to our member cities and preserving the cost effectiveness of the property coverage program. These guidelines include procedures to follow and forms for use when a city-owned property loss occurs.

ABAG *PLAN* Claims Staff to serve you:

	Office	After Hours
Marcus Beverly, Risk Manager	(510) 464-7969	(925) 277-1626
Angela M. Salsbury, Claims Manager	(510) 464-7954	(510) 527-2324
Terry Hickman, Litigation Supervisor	(510) 464-7974	
Eileen Barr, Claims Examiner	(510) 464-7998	
Jim Nagal, Claims Examiner	(510) 464-7906	
Lori Hardarce, Claims Examiner	(510) 464-7936	
Pamela Tull, Secretary	(510) 464-7952	

Policy and Coverage Information:

A summary of current property insurance coverage has been made a part of these guidelines for your reference. Specific coverage questions may be referred directly to the staff above at ABAG *PLAN* Corporation.

Reporting Property Claims

Prompt reporting of all incidents is essential to minimize recovery time and costs.

Report all losses immediately to ABAG *PLAN* Corporation. The definition of “immediately” varies by the type and severity of the incident. Timeframe requirements for reporting losses are as follows:

Within 24 Hours

- Property losses likely to exceed \$5,000.00 or which require emergency handling. This includes loss or damage to buildings, contents, vehicles, equipment, and business personal property.
- Physical damage to a vehicle with a loss value likely to exceed \$10,000.00.
- Damage to boilers, turbines, pressured machinery, etc., likely to exceed \$5,000.00.
- Any loss to plant, property, equipment, or vehicles where there is theft or suspicion of arson or fraud.

Within 3 Days

- All other claims.

When reporting a loss, follow the following format, providing all available information as accurately as possible:

1. Location Name/Address of Loss
2. Date the Loss Occurred
3. Approximate Time of the Occurrence
4. A Brief Description of the Occurrence
5. Repair or Replacement Cost of Damaged Property
6. Police or Fire Department Report Number and Name of Reporting Officer
7. Contact Person and Telephone Number.

*Do not delay reporting a claim because you do not have all the information. If any portion of the loss is to be handled by ABAG *PLAN* Corporation, report the loss promptly.*

Reporting Property Claims - - continued

Telephone/Facsimile Reports **Telephone: (510) 464-7954**

FAX: (510) 464-7989

Telephone or Fax reporting is the preferred initial method for reporting a claim. It will expedite prompt claims service, eliminate any chance of lost reports or mail delays and will maximize claim cost control. Once a claim has been reported by telephone, the loss should be confirmed in writing on a property loss report form to document all available information. Send one copy to ABAG *PPLAN* Corporation and retain one for your files to copy as needed.

Mailing Reports

You are encouraged to report all claims by telephone or Fax. However, losses that do not require immediate (within 24 hours) reporting, and copies of Property Loss Report forms must be mailed to:

ABAG *PLAN* Corporation
Attn: Angela Salsbury, Claims Manager
P.O. Box 2050
Oakland, CA 94604-2050

Forms for your use to report Property claims and losses to ABAG *PLAN* are included in this manual.

PROPERTY LOSS CONTROL MEASURES

Emergency Steps to Protect Property and Minimize Loss

In the event of damage to City property, immediate steps must be taken to preserve and protect the property from further damage.

Important: Photograph areas of damage prior to commencing clean-up and removal.

Some recommended emergency loss control measures include:

1. Board up damaged doors and windows.
2. Block entrances to damaged buildings.
3. Post signs prohibiting trespass.
4. Set up temporary fencing or similar barrier around perimeter of area damaged.
5. Use pumps or vacuum system to remove standing water from areas where property can be preserved. Set fans to circulate air to promote drying.
6. Move furniture and equipment to safe storage.
7. Remove all loose debris from damaged areas.

Document all steps taken and costs incurred to mitigate further damage.

Follow all City-mandated emergency procedures for the safety of employees and visitors and the security of City property.

For assistance, call: ABAG *PLAN* Corporation Claims Manager
Angela Salsbury – (510) 464-7954

PROPERTY POLICY ADDITION REQUIREMENTS

- 1) DATE OF ACQUISITION (purchase, transfer, etc.)?
- 2) REPLACEMENT VALUE OF BUILDING - NOT LAND.
- 3) REASON FOR PURCHASE.
- 4) USE FOR NEW PROPERTY.
- 5) STREET ADDRESS, CITY, STATE AND ZIP CODE.
- 6) BUILDING CONTENTS AND THEIR REPLACEMENT VALUES; i.e., computer equipment - residence, kitchen appliances.
- 7) DOES BUILDING HAVE PROTECTIVE DEVICES; i.e., sprinklers, fire and/or burglar alarms?
IF YES, WHICH TYPE?
- 8) WHAT TYPE OF MATERIAL IS BUILDING MADE OF; i.e., concrete, steel, brick, fire-resistive?
- 9) NUMBER OF BUILDING STORIES.
- 10) PHYSICAL AGE OF BUILDING.
- 11) SQUARE FOOTAGE OF BUILDING.
- 12) IF CONSTRUCTION IS OCCURRING AT THE PROPERTY, PROVIDE:
 - A) CONTRACTOR'S NAME.
 - B) CONTRACTOR'S LICENSE NUMBER.
 - C) TYPE OF CONSTRUCTION.
 - D) CONSTRUCTION COSTS.
 - E) DURATION OF CONSTRUCTION PROJECT.



ABAG *PLAN* CORPORATION

Summary of Property Insurance

In 1992, ABAG PLAN Corporation began its Property Insurance Program for cities in the San Francisco Bay Area. The PLAN administers a self-insured property pool which covers the first \$100,000 of any insured loss, subject to the member's deductible. The member deductible is \$5,000 for all property and \$10,000 for all vehicle losses.

The PLAN purchases commercial property insurance to cover losses in excess of \$100,000. The following pages contain a summary of the property insurance as provided by our broker.

The PLAN also purchase Boiler and Machinery coverage with a \$5,000 deductible. Losses under that coverage are paid directly by the insurer, with no contribution from the property pool.

A summary of the Boiler & Machinery coverage is also provided on the following pages.